

Information to identify the case:

Debtor 1 **James K. Stiffler**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0085**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-21339-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James K. Stiffler

8/2/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
James K. Stiffler
Debtor

Case No. 17-21339-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 20

Date Rcvd: Aug 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2017.

db +James K. Stiffler, 1251 Maywood Drive, Greensburg, PA 15601-3757
tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
Ebensburg, PA 15931-0270
14394896 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
14394899 +Dollar Bank, PO Box 3969, Pittsburgh, PA 15230-3969
14394900 +Dollar Bank, ATTN: Collections LC-2, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
14394901 +Excela Health, 532 W. Pittsburgh Street, Greensburg, PA 15601-2239
14394902 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, PO Box 630778, Cincinnati, OH 45263-0778)
14394903 +First Wimberton Community Assoc, 206 N. Shenandoah Dr #201, Latrobe, PA 15650-2525
14394904 +Latrobe Hospital, One Mellon Way, Latrobe, PA 15650-1197
14394905 +Latrobe Municipal Authority, PO Box 88, Latrobe, PA 15650-0088
14395726 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14394907 Peoples Natural Gas, PO Box 535323, Pittsburgh, PA 15253-5323
14394909 UPMC Health Plan, PO Box 371842, Pittsburgh, PA 15250-7842
14394908 +Unity Twp Municipal Authority, PO Box 506, Pleasant Unity, PA 15676-0506

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Aug 03 2017 01:24:21 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
14394894 E-mail/Text: ebn@carepayment.com Aug 03 2017 01:25:08 Care Payment, PO Box 2398,
Omaha, NE 68103-2398
14394895 +EDI: CITICORP.COM Aug 03 2017 01:18:00 Citicards CBNA, PO Box 6241,
Sioux Falls, SD 57117-6241
14394898 EDI: DISCOVER.COM Aug 03 2017 01:18:00 Discover Financial Services, PO Box 15316,
Wilmington, DE 19850
14394906 EDI: RMSC.COM Aug 03 2017 01:18:00 Lowes - Synchrony Bank, ATTN: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
14394897 E-mail/Text: creditreconciliation@peoples.com Aug 03 2017 01:24:31 Citizens Bank,
1000 Lafayette Blvd, Bridgeport, CT 06604

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Fifth Third Bank
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2017 at the address(es) listed below:

Brian P. Cavanaugh on behalf of Debtor James K. Stiffler bcavanaugh@greensburglaw.com,
kwahl@greensburglaw.com
James Warmbrodt on behalf of Creditor Fifth Third Bank bkgroup@kmllawgroup.com
Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfcbis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4